



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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FULTON FINANCIAL CORPORATION

BHC Name

City/State [LANCASTER, PA](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [25,748,892](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FULTON FINANCIAL CORPORATION

ONE PENN SQUARE

LANCASTER, PA 17602

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	628,801	646,712	726,552	671,277	593,519	-2.77	17.59
Income from lease financing receivables.....	11,096	11,442	12,730	12,924	11,318	-3.02	18.46
Fully taxable income on loans and leases.....	621,718	636,966	703,151	655,035	578,691	-2.39	19.31
Tax-exempt income on loans and leases.....	18,179	21,188	36,131	29,166	26,146	-14.20	-20.95
Estimated tax benefit on income on loans and leases.....	5,242	6,172	9,305	8,572	16,085	-15.06	-63.68
Income on loans and leases (tax equivalent).....	645,139	664,326	748,587	692,773	620,922	-2.89	15.50
Investment interest income (tax equivalent).....	86,876	85,431	80,435	71,669	66,079	1.69	41.79
Interest on balances due from depository institutions.....	2,199	1,959	4,357	2,555	2,423	12.25	181.92
Interest income on other earning assets.....	1,498	3,486	4,894	3,638	2,643	-57.03	-50.05
Total interest income (tax equivalent).....	735,712	755,202	838,273	770,635	692,067	-2.58	17.98
Interest on time deposits of \$250K or more	2,705	5,526	8,159	5,068	3,648	-51.05	
Interest on time deposits < \$250K.....	18,272	37,197	43,562	30,093	27,017	-50.88	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	9,028	27,202	80,053	52,551	27,126	-66.81	-38.56
Interest on other borrowings and trading liabilities.....	5,152	17,240	29,393	24,596	18,994	-70.12	-75.03
Interest on subordinated debt and mandatory convertible securities	24,528	26,527	15,750	15,750	16,717	-7.54	44.28
Total interest expense.....	59,685	113,692	176,917	128,058	93,502	-47.50	-27.50
Net interest income (tax equivalent).....	676,027	641,510	661,356	642,577	598,565	5.38	24.90
Non-interest income.....	242,583	222,667	209,228	196,246	195,598	8.94	30.62
Adjusted operating income (tax equivalent)	918,610	864,177	870,584	838,823	794,163	6.30	26.36
Overhead expense.....	620,183	574,934	565,538	546,862	522,274	7.87	27.19
Provision for credit losses.....	-14,600	77,760	32,825	46,907	23,305		
Securities gains (losses)	33,516	3,053	4,733	37	9,071	997.81	1214.35
Other tax equivalent adjustments	-4	0	1	2	0		
Pretax net operating income (tax equivalent).....	346,539	214,536	276,955	245,093	257,655	61.53	51.49
Applicable income taxes	58,748	24,194	37,650	24,577	62,701	142.82	26.00
Tax equivalent adjustments	12,295	12,303	12,967	12,123	23,201	-0.07	-40.02
Applicable income taxes (tax equivalent).....	71,043	36,497	50,617	36,700	85,902	94.65	5.84
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	275,496	178,039	226,338	208,393	171,753	54.74	70.45
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	275,496	178,039	226,338	208,393	171,753	54.74	70.45
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	275,496	178,039	226,338	208,393	171,753	54.74	70.45
Investment securities income (tax equivalent).....	86,876	85,431	80,435	71,669	66,079	1.69	41.79
US Treasury and agency securities (excluding mortgage-backed securities)	268	0	315	689	143		62.42
Mortgage-backed securities	40,663	43,095	49,865	47,831	40,549	-5.64	4.08
All other securities	45,945	42,336	30,255	23,149	25,387	8.52	108.47
Cash dividends declared.....	113,895	92,842	92,980	91,081	82,233	22.68	60.16
Common	103,618	90,707	92,980	91,081	82,233	14.23	45.71
Preferred.....	10,277	2,135	0	0	0		381.36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	13,956,705	13,142,443	12,204,363	11,713,112	11,490,237	6.20	30.67
Commercial and industrial loans	2,406,232	3,675,434	2,499,612	2,284,815	2,299,469	-34.53	10.51
Loans to individuals	482,259	484,600	480,255	435,162	325,275	-0.48	60.59
Loans to depository institutions and acceptances of other banks	94,717	99,445	68,900	49	5	-4.75	
Agricultural loans	172,528	185,431	175,046	209,541	217,716	-6.96	-10.18
Other loans and leases	1,248,450	1,414,550	1,464,556	1,566,432	1,479,584	-11.74	-9.96
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,360,891	19,001,903	16,892,732	16,209,111	15,812,286	-3.37	24.59
Less: Allowance for loan and lease losses	249,001	277,567	163,622	160,537	169,910	-10.29	47.62
Net loans and leases	18,111,890	18,724,336	16,729,110	16,048,574	15,642,376	-3.27	24.32
Debt securities that reprice or mature in over 1 year	4,005,402	3,329,075	2,864,549	2,679,358	2,529,411	20.32	61.53
Mutual funds and equity securities	55,187	30,930	21,785	21,791	153	78.43	132.26
Subtotal	22,172,479	22,084,341	19,615,444	18,749,723	18,171,940	0.40	29.87
Interest-bearing bank balances	1,411,151	1,696,440	363,723	320,460	293,805	-16.82	503.67
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	162,373	11,349	2,830	6,740	16,920	1330.73	195.08
Trading assets	151,921	330,953	143,423	48,446	26,602	-54.10	478.11
Total earning assets	23,897,924	24,123,083	20,125,420	19,126,244	18,509,974	-0.93	37.44
Non-interest-bearing cash and due from depository institutions	172,276	120,462	132,283	103,436	108,291	43.01	45.06
Premises, fixed assets, and leases	296,527	307,326	333,767	224,947	211,105	-3.51	46.34
Other real estate owned	1,817	4,178	6,831	10,518	9,823	-56.51	-85.82
Investment in unconsolidated subsidiaries	496	496	496	496	496	0.00	0.00
Intangible and other assets	1,379,852	1,319,083	1,263,130	1,175,360	1,111,524	4.61	18.30
Total assets	25,748,892	25,874,628	21,861,927	20,641,001	19,951,213	-0.49	36.32
Quarterly average assets	26,084,285	25,720,819	21,794,513	20,119,746	19,987,043	1.41	39.37
Average loans and leases (YTD)	18,686,829	18,345,596	16,402,443	15,851,935	15,265,629	1.86	32.04
Memoranda							
Loans held-for-sale	35,768	83,886	37,828	27,099	31,530	-57.36	24.64
Loans not held-for-sale	18,325,123	18,918,017	16,854,904	16,182,012	15,780,756	-3.13	24.59
Real estate loans secured by 1–4 family	5,453,470	4,866,723	4,428,797	4,141,698	3,951,629	12.06	49.55
Commercial real estate loans	7,819,066	7,585,106	7,072,821	6,853,613	6,825,157	3.08	22.75
Construction and land development	1,030,701	992,262	842,390	794,274	888,726	3.87	37.18
Multifamily	791,467	626,296	521,302	437,340	440,526	26.37	103.61
Nonfarm nonresidential	5,996,898	5,966,548	5,709,129	5,621,999	5,495,905	0.51	14.67
Real estate loans secured by farmland	684,169	690,614	702,745	717,801	713,451	-0.93	2.86
Total investment securities	4,222,962	3,371,354	2,889,164	2,708,764	2,547,191	25.26	65.06
U.S. Treasury securities	127,618	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	31,632	5,938		-100.00
Municipal securities	1,188,670	952,613	658,674	440,960	414,573	24.78	199.30
Mortgage-backed securities	2,390,687	1,922,461	1,735,169	2,007,585	1,936,174	24.36	23.47
Asset-backed securities	74,667	98,205	96,179	98,138	93,751	-23.97	-18.99
Other debt securities	386,133	367,145	377,357	108,658	96,602	5.17	254.29
Mutual funds and equity securities	55,187	30,930	21,785	21,791	153	78.43	132.26
Available-for-sale securities	3,187,390	3,062,143	2,497,538	2,080,294	2,547,191	4.09	24.58
U.S. Treasury securities	127,618	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	31,632	5,938		-100.00
Municipal securities	1,188,670	952,613	658,674	284,826	414,573	24.78	199.30
Mortgage-backed securities	1,410,302	1,644,180	1,365,328	1,557,040	1,936,174	-14.22	-27.16
Asset-backed securities	74,667	98,205	96,179	98,138	93,751	-23.97	-18.99
Other debt securities	386,133	367,145	377,357	108,658	96,602	5.17	254.29
Mutual funds and equity securities	0	0	0	0	153		-100.00
Held-to-maturity securities appreciation (depreciation)	-14,518	18,576	13,864	4,740			
Available-for-sale securities appreciation (depreciation)	57,861	114,643	32,509	-34,971	-27,763	-49.53	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,502,083	520,457	462,572	973,425	1,833,321	380.75	38.80

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	7,375,442	6,531,002	4,453,324	4,310,105	4,437,294	12.93	68.54
NOW, ATS and transaction accounts	5,763,055	5,903,946	4,776,861	4,240,974	4,018,107	-2.39	55.60
Time deposits less brokered deposits < \$250K	1,357,231	1,755,289	2,227,686	1,769,674	1,976,471	-22.68	
MMDA and other savings accounts	6,751,630	5,983,359	5,198,747	4,976,865	4,643,101	12.84	59.40
Other non-interest-bearing deposits	0	0	0				
Core deposits	21,247,358	20,173,596	16,656,618	15,297,618	15,074,973	5.32	53.41
Time deposits of \$250K or more	218,976	330,426	472,764	425,108	373,855	-33.73	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	39,391	58,375	383,241	444,777	617,524	-32.52	-92.72
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	442,339	571,743	331,733	421,990	325,507	-22.63	438.32
Other borrowings w/remaining maturity over 1 year	939	660,530	458,539	488,795	321,342	-99.86	-99.80
Brokered deposits < \$250K	111,644	335,185	264,531	653,433	348,704	-66.69	
Noncore funding	813,289	1,956,259	1,910,808	2,434,103	1,986,932	-58.43	-64.13
Trading liabilities	78,058	165,207	75,265	34,152	21,898	-52.75	197.04
Subordinated notes and debentures + trust preferred securities	555,441	635,225	391,496	391,496	391,496	-12.56	51.55
Other liabilities	342,067	327,513	485,565	236,059	246,057	4.44	32.83
Total liabilities	23,036,213	23,257,800	19,519,752	18,393,428	17,721,356	-0.95	37.39
Equity Capital							
Perpetual preferred stock (including surplus)	192,878	192,878	0	0	0	0.00	
Common stock	559,766	557,917	556,110	554,377	552,232	0.33	1.83
Common surplus	1,519,872	1,508,117	1,499,681	1,489,703	1,478,389	0.78	3.56
Retained earnings	1,282,383	1,120,781	1,079,390	946,032	821,619	14.42	75.17
Accumulated other comprehensive income	27,411	65,091	-137	-59,063	-32,974	-57.89	
Other equity capital components	-869,631	-827,956	-792,869	-683,476	-589,409		
Total holding company equity capital	2,712,679	2,616,828	2,342,175	2,247,573	2,229,857	3.66	27.89
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,712,679	2,616,828	2,342,175	2,247,573	2,229,857	3.66	27.89
Total liabilities and capital	25,748,892	25,874,628	21,861,927	20,641,001	19,951,213	-0.49	36.32
Memoranda							
Non-interest-bearing deposits	7,375,442	6,531,002	4,453,324	4,310,105	4,437,294	12.93	68.54
Interest-bearing deposits	14,202,536	14,308,205	12,940,589	12,066,054	11,360,238	-0.74	33.52
Total deposits	21,577,978	20,839,207	17,393,913	16,376,159	15,797,532	3.55	43.73
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,616,828	2,342,175	2,247,573	2,229,857	2,121,115		
Accounting restatements	0	-43,806	0	0	0		
Net income	275,496	178,039	226,338	208,393	171,753		
Net sale of new perpetual preferred stock	0	192,878	0	0	0		
Net sale of new common stock	5,203	7,375	6,362	6,735	9,007		
Sale of treasury stock	2,234	0	0	0	0		
Less: Purchase of treasury stock	43,909	39,748	111,457	95,308	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	113,895	92,842	92,980	91,081	82,233		
Change in other comprehensive income	-37,680	65,228	58,926	-18,988	5,475		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	8,402	7,529	7,413	7,965	4,740		
Holding company equity capital, ending balance	2,712,679	2,616,828	2,342,175	2,247,573	2,229,857		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	54.20	36.25	84	50.79	36.22	81	55.82	37.78	81	56.75	37.19	84	57.59	35.54	88
Commercial and industrial loans	9.34	10.76	49	14.20	13.52	57	11.43	12.02	51	11.07	12.85	46	11.53	12.62	48
Loans to individuals	1.87	3.36	57	1.87	3.40	52	2.20	4.20	50	2.11	4.31	49	1.63	4.47	45
Loans to depository institutions and acceptances of other banks	0.37	0.02	93	0.38	0.03	91	0.32	0.04	88	0	0.05	58	0	0.06	51
Agricultural loans.....	0.67	0.18	87	0.72	0.19	87	0.80	0.24	85	1.02	0.30	86	1.09	0.21	89
Other loans and leases.....	4.85	4.47	60	5.47	4.63	63	6.70	5.01	67	7.59	5	71	7.42	5.10	68
Net loans and leases.....	70.34	58.67	79	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88	78.40	62.73	90
Debt securities over 1 year.....	15.56	19.46	39	12.87	15.55	34	13.10	14.60	45	12.98	14.63	45	12.68	14.83	42
Mutual funds and equity securities	0.21	0.06	88	0.12	0.05	78	0.10	0.06	73	0.11	0.06	77	0	0.06	25
Subtotal	86.11	79.22	75	85.35	78.16	78	89.72	79.65	94	90.84	79.97	94	91.08	79.31	95
Interest-bearing bank balances	5.48	8.50	36	6.56	7.51	44	1.66	3.06	43	1.55	3.04	41	1.47	3.46	36
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.63	1.56	36	0.04	1.68	5	0.01	1.91	3	0.03	1.96	6	0.08	1.86	12
Trading assets	0.59	0.49	77	1.28	1.01	79	0.66	1.19	74	0.23	1.33	65	0.13	1.34	52
Total earning assets.....	92.81	91.77	62	93.23	91.05	75	92.06	89.53	74	92.66	89.74	78	92.78	89.84	77
Non-interest cash and due from depository institutions.....	0.67	0.82	32	0.47	1.07	10	0.61	1.14	16	0.50	1.21	10	0.54	1.22	9
Other real estate owned.....	0.01	0.01	55	0.02	0.02	58	0.03	0.03	61	0.05	0.04	66	0.05	0.05	63
All other assets.....	6.52	7.35	41	6.30	7.82	31	7.34	9.27	29	6.84	8.98	26	6.68	8.86	30
Memoranda															
Short-term investments	6.11	11.47	30	6.60	11.17	31	1.68	7.63	16	1.59	7.80	18	1.56	8.69	14
U.S. Treasury securities.....	0.50	1.47	50	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0.15	0.69	46	0.03	0.75	31
Municipal securities	4.62	1.73	82	3.68	1.69	79	3.01	1.34	80	2.14	1.62	65	2.08	1.60	66
Mortgage-backed securities	9.28	14.14	29	7.43	11.75	31	7.94	11.44	30	9.73	11.13	43	9.70	11.06	41
Asset-backed securities	0.29	0.50	64	0.38	0.32	71	0.44	0.28	74	0.48	0.33	76	0.47	0.30	76
Other debt securities	1.50	0.53	83	1.42	0.42	84	1.73	0.39	88	0.53	0.41	71	0.48	0.38	71
Loans held-for-sale.....	0.14	0.55	42	0.32	0.52	48	0.17	0.39	46	0.13	0.30	47	0.16	0.33	46
Loans held for investment	71.17	58.06	83	73.11	61.72	80	77.10	63.50	85	78.40	63.93	88	79.10	62.63	90
Real estate loans secured by 1–4 family	21.18	11.46	87	18.81	11.91	80	20.26	13.29	76	20.07	13.46	78	19.81	13.44	76
Revolving	4.12	1.42	96	4.47	1.66	95	5.78	2.07	93	6.70	2.27	94	7.38	2.40	94
Closed-end, secured by first liens	16.92	9.67	85	14.20	9.81	73	14.28	10.69	73	13.10	10.57	65	12.08	10.35	63
Closed-end, secured by junior liens	0.14	0.17	62	0.14	0.22	46	0.20	0.28	50	0.27	0.31	55	0.35	0.34	64
Commercial real estate loans	30.37	22.69	69	29.31	22.22	65	32.35	22.23	71	33.20	21.58	75	34.21	19.88	81
Construction and land development	4	3.34	61	3.83	3.40	60	3.85	3.44	60	3.85	3.51	57	4.45	3.25	65
Multifamily.....	3.07	3.57	55	2.42	3.12	47	2.38	3.01	48	2.12	2.72	48	2.21	2.54	52
Nonfarm nonresidential	23.29	14.57	80	23.06	14.72	79	26.11	14.69	83	27.24	14.44	89	27.55	13.30	93
Real estate loans secured by farmland.....	2.66	0.30	96	2.67	0.33	96	3.21	0.36	96	3.48	0.41	96	3.58	0.32	96

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	8,764,168	8,651,055	6,689,519	6,306,583	6,205,029
Commit: Secured commercial real estate loans	1,914,238	1,787,963	1,168,624	1,188,972	1,093,045
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	289,492	298,750	303,020	309,352	326,973
Commercial and similar letters of credit	54,196	56,229	50,432	48,682	41,801
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	51,000	292,262	255,000	85,102	104,664
Written options contracts (interest rate)	978,849	702,651	164,968	111,346	138,426
Purchased options contracts (interest rate)	714,873	316,593	22,925	8,000	716,634
Interest rate swaps	8,788,402	7,734,828	6,535,812	5,126,380	3,349,730
Futures and forward foreign exchange	23,988	14,865	24,661	31,622	24,774
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	34.04	22.78	83	33.43	22.01	84	30.60	23.52	75	30.55	24.05	73	31.10	24.03
Standby letters of credit	1.12	0.65	83	1.15	0.71	79	1.39	0.84	81	1.50	0.92	80	1.64	0.96
Commercial and similar letters of credit	0.21	0.02	95	0.22	0.02	95	0.23	0.02	96	0.24	0.02	95	0.21	0.03
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59
Derivative contracts	41	46.30	76	35.02	48.62	67	32.03	68.47	60	25.98	65.81	58	21.72	75.35
Interest rate contracts	40.91	32.46	80	34.96	34.36	71	31.92	47.31	63	25.83	43.84	62	21.60	53.66
Interest rate futures and forward contracts	0.20	3.25	48	1.13	6.21	59	1.17	10.67	63	0.41	11.40	53	0.52	13.82
Written options contracts (interest rate)	3.80	1.41	87	2.72	2.18	74	0.75	2.47	60	0.54	2.16	52	0.69	2.60
Purchased options contracts (interest rate)	2.78	1.31	82	1.22	1.46	74	0.10	2.65	50	0.04	2.32	52	3.59	2.37
Interest rate swaps	34.13	20.49	83	29.89	20.83	79	29.90	28.86	74	24.84	26.74	74	16.79	25.60
Foreign exchange contracts	0.09	6.30	64	0.06	6.01	57	0.11	10.12	55	0.15	10.92	53	0.12	9.40
Futures and forward foreign exchange contracts	0.09	3.78	67	0.06	3.47	58	0.11	5.23	57	0.15	5.22	56	0.12	4.53
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	46.90	44.98	67	47.16	42.82	73	40.78	45.53	63	39.78	44.93	62	40.65	46.60

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	10,557,112	9,061,199	7,003,366	5,362,450	4,334,228
Interest rate contracts	10,533,124	9,046,334	6,978,705	5,330,828	4,309,454
Foreign exchange contracts.....	23,988	14,865	24,661	31,622	24,774
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	74,988	307,127	279,661	116,724	129,438
Written options	978,849	702,651	164,968	111,346	138,426
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	978,849	702,651	164,968	111,346	138,426
Purchased options	714,873	316,593	22,925	8,000	716,634
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	714,873	316,593	22,925	8,000	716,634
Swaps	8,788,402	7,734,828	6,535,812	5,126,380	3,349,730
Held for trading.....	9,218,147	8,368,014	6,581,662	5,142,380	4,066,364
Interest rate contracts	9,218,147	8,368,014	6,581,662	5,142,380	4,066,364
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,338,965	693,185	421,704	220,070	267,864
Interest rate contracts	1,314,977	678,320	397,043	188,448	243,090
Foreign exchange contracts.....	23,988	14,865	24,661	31,622	24,774
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	9,578,177	8,356,898	6,836,908	5,250,728	4,195,802
One year or less	2,046,463	2,319,800	1,786,397	947,214	543,995
Over 1 year to 5 years	3,139,368	1,467,836	952,456	679,724	521,517
Over 5 years	4,392,346	4,569,262	4,098,055	3,623,790	3,130,290
Gross negative fair value (absolute value)	110,343	179,415	77,791	48,566	39,388
Gross positive fair value.....	185,477	351,045	146,776	62,944	44,999
Held for trading.....	182,814	342,688	145,361	61,401	43,446
Non-traded.....	2,663	8,357	1,415	1,543	1,553
Current credit exposure on risk-based capital derivative contracts	162,837	332,802	144,731	50,897	26,443
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.77	94.17	43	99.84	94.10	53	99.65	93.44	51	99.41	92.91	56	99.43	92.20	58
Foreign exchange contracts	0.23	3.47	60	0.16	3.49	52	0.35	3.20	54	0.59	3.39	52	0.57	3.53	50
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0.71	11.16	25	3.39	14.05	33	3.99	13.49	41	2.18	12.78	34	2.99	13.23	35
Written options	9.27	6.28	71	7.75	8.18	60	2.36	5.91	44	2.08	6.60	39	3.19	6.68	49
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	9.27	5.96	73	7.75	7.73	62	2.36	5.10	46	2.08	5.49	44	3.19	5.27	51
Purchased options	6.77	3.27	75	3.49	3.42	67	0.33	4.42	44	0.15	4.19	44	16.53	4.73	87
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	6.77	2.87	78	3.49	2.86	69	0.33	3.35	47	0.15	3.20	49	16.53	3.32	91
Swaps	83.25	74.26	50	85.36	68.76	58	93.32	69.75	72	95.60	70.34	75	77.29	68.94	47
Held for trading	87.32	40.42	74	92.35	43.53	77	93.98	44.16	77	95.90	46.31	82	93.82	46.32	77
Interest rate contracts	87.32	34.15	85	92.35	36.62	89	93.98	37.24	89	95.90	38.40	94	93.82	37.84	92
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	12.68	59.58	25	7.65	56.47	22	6.02	55.84	22	4.10	53.69	17	6.18	53.68	22
Interest rate contracts	12.46	56.71	26	7.49	53.82	22	5.67	52.22	22	3.51	50.60	20	5.61	51.23	24
Foreign exchange contracts	0.23	0.40	78	0.16	0.46	75	0.35	0.34	77	0.59	0.57	79	0.57	0.60	75
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	90.73	92.53	30	92.23	91.48	34	97.62	93.86	50	97.92	94.47	54	96.81	95.63	50
One year or less	19.38	27.56	51	25.60	32.05	53	25.51	32.17	55	17.66	32.51	45	12.55	31.96	37
Over 1 year to 5 years	29.74	27.01	52	16.20	27.06	35	13.60	30.45	29	12.68	31.16	23	12.03	31.85	23
Over 5 years	41.61	29.89	66	50.43	29.56	74	58.52	28.09	82	67.58	28.71	87	72.22	29.43	87
Gross negative fair value (absolute value)	1.05	0.98	56	1.98	1.55	67	1.11	0.83	68	0.91	0.72	65	0.91	0.69	71
Gross positive fair value	1.76	1.34	71	3.87	2.23	86	2.10	1.19	85	1.17	0.85	78	1.04	0.71	79
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.04	76	0.09	0.07	78	0.04	0.06	75	0.03	0.06	70	0.02	0.06	61
Gross positive fair value (X)	0.08	0.05	83	0.17	0.09	85	0.08	0.07	81	0.04	0.06	73	0.03	0.06	68
Held for trading (X)	0.08	0.04	86	0.17	0.07	88	0.08	0.06	85	0.03	0.05	77	0.03	0.05	72
Non-traded (X)	0	0.01	31	0	0.02	37	0	0.01	30	0	0.01	26	0	0.01	37
Current credit exposure (X)	0.07	0.04	85	0.16	0.06	85	0.08	0.05	81	0.03	0.04	75	0.02	0.04	60
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.81	0.46	82	1.69	0.85	82	0.78	0.73	78	0.29	0.53	72	0.16	0.53	59

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	47,610		80,058		75,797		68,693		61,509						
90+ days past due loans and leases	8,453		9,929		16,055		11,106		10,010						
Nonaccrual loans and leases	143,714		137,198		125,098		128,572		124,749						
Total past due and nonaccrual loans and leases	199,777		227,185		216,950		208,371		196,268						
Restructured 30–89 days past due	966		1,234		4,288		4,977		3,989						
Restructured 90+ days past due	1,172		628		1,777		937		1,123						
Restructured nonaccrual	56,122		35,755		20,825		28,659		29,051						
Total restructured loans and leases	58,260		37,617		26,890		34,573		34,163						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	27,701		66,570		49,084		55,691		61,266						
Other real estate owned	1,817		4,178		6,831		10,518		9,823						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		875		707						
Total other assets past due and nonaccrual	0		0		0		875		707						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.26	0.32	51	0.42	0.39	65	0.45	0.43	63	0.42	0.44	55	0.39	0.47	46
90+ days past due loans and leases	0.05	0.10	58	0.05	0.12	52	0.10	0.15	61	0.07	0.17	52	0.06	0.20	48
Nonaccrual loans and leases	0.78	0.46	84	0.72	0.66	61	0.74	0.51	76	0.79	0.54	78	0.79	0.63	69
90+ days past due and nonaccrual loans and leases	0.83	0.62	74	0.77	0.85	51	0.84	0.71	64	0.86	0.75	68	0.85	0.88	56
30–89 days past due restructured	0.01	0.01	64	0.01	0.01	57	0.03	0.01	76	0.03	0.02	78	0.03	0.02	74
90+ days past due restructured	0.01	0	83	0	0.01	74	0.01	0.01	84	0.01	0.01	76	0.01	0.01	79
Nonaccrual restructured	0.31	0.10	90	0.19	0.13	72	0.12	0.14	57	0.18	0.16	59	0.18	0.20	46
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.26	0.32	51	0.42	0.40	65	0.45	0.43	63	0.42	0.44	55	0.39	0.47	46
90+ days past due assets	0.05	0.10	57	0.05	0.12	52	0.10	0.15	59	0.07	0.18	52	0.06	0.20	48
Nonaccrual assets	0.78	0.47	83	0.72	0.67	61	0.74	0.53	75	0.80	0.57	76	0.79	0.64	70
30+ days past due and nonaccrual assets	1.09	0.97	67	1.20	1.29	57	1.28	1.19	61	1.29	1.26	61	1.25	1.39	56
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.59	0.36	82	0.57	0.52	64	0.65	0.44	79	0.68	0.48	78	0.68	0.54	74
90+ days past due and nonaccrual assets + other real estate owned	0.60	0.37	82	0.58	0.55	61	0.68	0.48	78	0.73	0.52	77	0.73	0.59	71
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.68	0.41	80	0.81	0.60	74	0.86	0.53	81	0.97	0.60	84	1.01	0.72	77
Allowance for loan and lease losses	70.43	62.64	68	75.59	66.66	70	114.34	115.41	58	125.01	118.28	59	118.27	129.01	50
Equity capital + allowance for loan and lease losses	5.92	3.60	81	7.25	4.97	79	7.47	4.28	84	8.33	4.79	85	8.37	5.78	76
Tier 1 capital + allowance for loan and lease losses	7.17	4.30	80	8.95	6.05	77	9.54	5.65	85	10.42	6.16	85	10.54	7.35	77
Loans and leases + other real estate owned	0.96	0.71	73	1.10	0.97	64	1.11	0.85	71	1.24	0.96	73	1.27	1.15	63

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.27	0.26	57	0.49	0.39	67	0.52	0.38	73	0.49	0.42	68	0.42	0.44	54
	90+ days past due		0.05	0.12	67	0.07	0.16	62	0.12	0.16	70	0.08	0.22	57	0.08	0.26	59
	Nonaccrual.....		0.82	0.52	80	0.75	0.76	60	0.61	0.46	69	0.58	0.57	61	0.78	0.69	66
Commercial and industrial	30–89 days past due		0.24	0.24	60	0.27	0.23	69	0.12	0.31	27	0.27	0.30	54	0.34	0.32	62
	90+ days past due		0.02	0.04	59	0.01	0.03	57	0.04	0.05	61	0.05	0.05	66	0.02	0.05	58
	Nonaccrual.....		0.47	0.57	50	0.45	0.75	36	0.98	0.83	63	1.06	0.76	71	1.23	0.93	66
Individuals	30–89 days past due		0.92	0.63	73	0.73	0.83	48	1.07	0.83	64	0.86	0.84	46	1.23	0.97	67
	90+ days past due		0.07	0.09	63	0.09	0.14	57	0.10	0.17	58	0.09	0.16	57	0.09	0.19	53
	Nonaccrual.....		0.05	0.17	41	0.07	0.28	37	0	0.17	11	0	0.23	8	0	0.24	8
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0	0.07	61	0.34	0.17	76	0.29	0.24	68	0.05	0.17	60	0.30	0.17	72
	90+ days past due		0	0	42	0	0	44	0.07	0	93	0	0	43	0.02	0	87
	Nonaccrual.....		0.68	0.70	78	1.43	0.49	84	5.66	0.67	93	5.09	0.75	92	3.21	0.96	86
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.02	0.12	51	0.12	0.18	60	0.28	0.20	68	0.11	0.17	55	0.06	0.20	51
	90+ days past due		0	0.01	34	0.01	0.01	77	0.01	0.01	77	0.02	0.01	82	0	0.02	60
	Nonaccrual.....		1.28	0.09	98	1.35	0.15	95	1.13	0.13	96	1.65	0.14	98	0	0.10	39

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,210,007	1,238,078	1,262,922	1,360,604	1,441,212										
Retained earnings	1,335,933	1,181,643	1,079,390	946,032	821,619										
Accumulated other comprehensive income (AOCI)	27,411	65,091	-137	-59,063	-32,974										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,573,351	2,484,812	2,342,175	2,247,573	2,229,857										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	543,171	544,959	545,322	541,785	525,766										
Accumulated other comprehensive income-related adjustments	27,411	65,091	-134	-59,059	-32,969										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,002,769	1,874,762	1,796,987	1,764,847	1,737,060										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,002,769	1,874,762	1,796,987	1,764,847	1,737,060										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	192,878	192,878	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	192,878	192,878	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	192,878	192,878	0	0	0										
Tier 1 Capital	2,195,647	2,067,640	1,796,987	1,764,847	1,737,060										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	450,440	541,000	216,000	266,000	266,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	195,442	229,161	166,210	169,410	176,084										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					3										
Tier 2 capital before deductions	645,882	770,161	382,210	435,410	442,087										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	645,882	770,161	382,210	435,410	442,087										
Exited advanced approach tier 2 capital															
Total capital	2,841,529	2,837,801	2,179,197	2,200,257	2,179,147										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	26,137,835	25,781,681	21,794,513	20,119,746	19,987,043										
Less: Deductions from common equity tier 1 capital	543,171	544,959	526,345	541,785	525,766										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	25,594,664	25,236,722	21,268,168	19,577,961	19,461,277										
Total risk-weighted assets	20,130,361	19,648,456	18,517,809	17,261,317	16,732,004										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.95	12.37	15	9.54	12.35	5	9.70	12.11	14	10.22	12.09	22	10.38	12.16	23
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	10.91	13.11	14	10.52	13.08	7	9.70	12.78	3	10.22	12.85	8	10.38	12.95	11
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	14.12	14.91	41	14.44	15.23	44	11.77	14.36	5	12.75	14.45	24	13.02	14.63	27
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.58	8.98	41	8.19	9.13	20	8.45	9.76	15	9.01	9.71	28	8.93	9.53	33
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	94,717	99,445	68,900	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	94,717	99,445	68,900	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	94,717	99,445	68,900	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	1.17			1.08		
Cost: Interest-bearing deposits.....		0.14			0.42			1.19		0.97			0.51		
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03		27.29			67.99		
Commercial and industrial loans		0.79			0.64			0.29		1.53			2.12		
Foreign governments and institutions		0			0			0		0			0		
Growth Rates															
Net loans and leases.....	-4.75	6.83	41	44.33	-2.40	90		22.48		7.24			21.19		
Total selected assets.....	-4.75	9.48	37	44.33	2.04	88		12.40		3.24			21.86		
Deposits		0.73			3.46			10.36		5			-0.77		

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	21.96	31.43	33.93	19.59	7.18
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		450,007	50,012	388,823	332,050	236,362	799.80	70.89
Dividends		450,000	50,000	197,000	144,000	65,000	800.00	291.30
Interest		7	12	18	17	13	-41.67	-50.00
Management and service fees		0	0	191,805	188,033	171,349		-100.00
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		19,351	111,049	12,076	6,063	1,570	-82.57	24708.97
Dividends		19,351	111,015	12,023	6,022	1,517	-82.57	138121.43
Interest		0	0	0	0	0		
Management and service fees		0	34	53	41	53	-100.00	-100.00
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0				
Dividends		0	0	0				
Interest		0	0	0				
Management and service fees		0	0	0				
Other income		0	0	0				
Total income from subsidiaries		469,358	161,061	400,899	338,113	237,932	191.42	78.19
Securities gains (losses)		0	0	0	0	0		
Other operating income		239	87	218	55	56	174.71	42.26
Total operating income		469,597	161,148	401,117	338,168	237,988	191.41	78.16
Operating Expenses								
Personnel expenses		11,245	8,030	152,551	145,481	133,834	40.04	-90.98
Interest expense		26,784	28,024	17,497	17,301	18,135	-4.42	47.88
Other expenses		20,498	12,628	48,929	47,554	48,012	62.32	-41.46
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		58,527	48,682	218,977	210,336	199,981	20.22	-67.09
Income (loss) before taxes		411,070	112,466	182,140	127,832	38,007	265.51	379.43
Applicable income taxes (credit)		-12,516	-9,679	-5,798	-7,100	-5,448		
Extraordinary items						0		
Income before undistributed income of subsidiaries		423,586	122,145	187,938	134,932	43,455	246.79	339.93
Equity in undistributed income of subsidiaries		-148,089	55,895	38,400	73,461	128,298		
Bank subsidiaries		-133,202	162,020	44,893	74,615	111,208		
Nonbank subsidiaries		-14,887	-106,125	-6,493	-1,154	17,090		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		275,497	178,040	226,338	208,393	171,753	54.74	70.45
Memoranda								
Bank net income		316,798	212,020	241,893	218,615	176,208	49.42	82.51
Nonbank net income		4,464	4,890	5,530	4,868	18,607	-8.71	-34.08
Subsidiary holding companies' net income		0	0	0	0	0		

